

**II. Amendment to the Claims:**

**Please amend the claims as set forth below. All amendment is supported by the specification and, thus, no new matter is presented.**

Claims 1-13 (Previously Canceled)

14. (Currently Amended) A computerized method comprising:

a credit card account provider establishing a credit card account using a computer for an approved cardholder;

monitoring the net-purchases in said credit card account and calculating a rebate based on a percentage of said net-purchases periodically using a computer;

issuing a statement to said cardholder using a computer including said calculated rebate and an offer to activate and fund an investment fund account with said rebate;

activating said investment fund account upon acceptance of the offer by the cardholder;

transferring the rebate to the investment fund account using a computer; and

issuing a statement including information of the value of the investment fund account to said cardholder; [[.]]

wherein the statement including information of the value of the investment account is an investment account statement identifying rebate value applied to the investment account, and

wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

15. (Previously Presented) The computerized method of claim 14, wherein the investment fund account is a new investment fund account established as a result of the credit card account provider requesting the investment account provider to set-up the new investment fund account for the benefit of said approved cardholder.

Claims 16-28 (Previously Canceled)

29. (Previously Presented) The computerized method of claim 14, wherein the investment fund account is an existing investment fund account, and wherein acceptance of the offer by the cardholder further comprises designating the existing investment fund account, and wherein activating the investment fund account comprises linking the investment fund account to the credit card account.

30. (Previously Presented) The computerized method of claim 14, wherein following activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.

31. (Previously Presented) The computerized method of claim 30, wherein the first period is monthly and wherein the second period is semi-annually or annually.

32. (Canceled)

33. (Canceled)

34. (Previously Presented) The computerized method of claim 14, further comprising issuing a credit card statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

35. (Previously Presented) The computerized method of claim 14, wherein the funding for the rebate is shared between the credit card account provider providing the credit card account and the investment account provider providing the investment fund account.

36. (Previously Presented) The computerized method of claim 14, wherein the percentage is a variable percentage based on cardholder loyalty.

37. (Currently Amended) A computerized method comprising:

establishing a card instrument account for an approved cardholder by a card instrument issuer using a computer;

calculating a rebate periodically using a computer based on card usage for the card instrument account;

issuing a statement using a computer including said calculated rebate and an offer to apply the rebate to an investment account not presently linked to the card instrument account; ~~and~~

activating said investment fund account upon acceptance of the offer by the cardholder;

applying said rebate to the investment account using a computer upon acceptance of the offer; ~~[[.]]~~

issuing a statement including information of the value of the investment fund account to said cardholder;

wherein the statement including information of the value of the investment account is an investment account statement identifying rebate value applied to the investment account, and

wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

38. (Previously Presented) The computerized method of claim 37, wherein the investment account is a new investment account automatically established upon acceptance of the offer, the new investment account being linked to the card instrument account.

39. (Previously Presented) The computerized method of claim 37, wherein the investment account is an existing investment account, the cardholder designating the existing investment account to be linked with the card instrument account.

40. (Previously Presented) The computerized method of claim 37, wherein upon activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.

41. (Previously Presented) The computerized method of claim 40, wherein the first period is monthly and wherein the second period is semi-annually or annually.

42. (Canceled)

43. (Canceled)

44. (Previously Presented) The computerized method of claim 37, further comprising issuing a card instrument statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.
45. (Previously Presented) The computerized method of claim 37, wherein the funding for the rebate is shared between the card issuer providing the card account and the investment account provider providing the investment account.
46. (Previously Presented) The computerized method of claim 37, wherein the rebate is based on a variable percentage based on cardholder loyalty.
47. (Canceled)
48. (Canceled)
49. (Canceled)
50. (Canceled)
51. (Canceled)
52. (Canceled)
53. (Canceled)
54. (Canceled)
55. (Previously Cancelled)
56. (Canceled)
57. (Canceled)
58. (Canceled)
59. (Canceled)